

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on January 13, 2015
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Karen M. Mc Donald

Debtor(s)

Case No.: 14-19527 (GMB)

Hearing Date: 01/07/2015

Judge: Chief Judge Gloria M.

Burns

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through three(3) is hereby

ORDERED.

DATED: January 13, 2015


Honorable Gloria M. Burns
United States Bankruptcy Court Judge

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Debtor: Karen M. Mc Donald

Case No.: 14-19527 (GMB)

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The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 05/12/2014, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the case is to be set up as a Tier Plan and the debtor shall pay the Standing Trustee, Isabel C. Balboa, based upon the following schedule:

Starting Month	No. of Months	Amount
06/01/2014	6.00	\$0.00
12/01/2014	Paid to Date	\$1,680.00
01/01/2015	1.00	\$240.00
02/01/2015	52.00	\$552.00
06/01/2019	Projected end of plan	

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$3,000.00. The unpaid balance of the allowed fee in the amount of \$2,000.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: Karen M. Mc Donald

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have five days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

Internal Revenue Service secured claim cramdown to \$14,337.77

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

ORDERED as follows:

total plan length of 60 months.